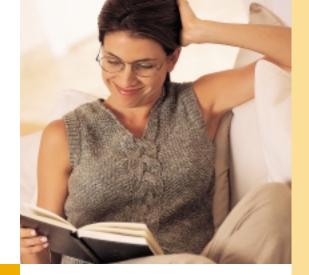
Vision One® Discount Program



Eye Care Savings ... with no referrals and no claim forms

Get Eye-Opening Discounts

As anyone who wears contact lenses or eyeglasses can tell you, having less-thanperfect vision can be costly. The Vision One discount program* helps you and your family save on many eye care products, including eyeglasses, contact lenses, nonprescription sunglasses, contact lens solutions and other eye care accessories — at no additional cost to you. Plus, you can receive up to a 25 percent discount on LASIK eye surgery.

Here's How It Works

Step 1: Find the location nearest you.

It's simple. From www.aetna.com, log on to our DocFind® online provider directory, and select Vision One. Or call Vision One Customer Service (1-800-793-8616) to find a participating provider near you. Choose from a wide selection of optical centers nationwide including Sears, JCPenney, Target, participating

Pearle Vision centers and others, as well as through selected independent optometrist and ophthalmologist offices.**

Step 2: Schedule an eye exam.

Well-eye exams are an important part of a healthy lifestyle. If your benefits plan covers eye exams, consult your provider directory or log on to DocFind from www.aetna.com for a list of participating optometrists and ophthalmologists. Your out-of-pocket expenses could be lower if you follow your plan requirements. Covered eye exams are available from participating Vision One providers. Check your plan documents for additional coverage and other important details.

If your benefits plan does not cover eye exams, you can receive an exam at a discounted rate with Vision One. Schedule an appointment with a participating Vision One provider and pay the discounted exam rate (see schedule on reverse for details) for eyeglasses or contact lenses. Most Vision One locations have doctors of optometry practicing on the premises or at a location nearby.

Step 3: Save!

Choose from hundreds of fashionable frames and the latest in lens technology. Simply show your Aetna ID card and any applicable services or products you receive will be discounted right at the point of purchase. There are no claim forms to complete ... and no waiting for reimbursement.

Get Special Savings on LASIK

You and each member of your family can also receive up to a 25 percent discount off the provider's usual fee for LASIK surgery through the NuVision LASIK Network.*** This discounted price includes patient education, an initial screening, the LASIK procedure and follow-up care. Best of all, the initial consultation is always free, even if you elect not to proceed with surgery.

Three Simple Steps:

- 1. Schedule a free evaluation with a participating LASIK surgeon in your area. Our LASIK information specialists are ready to answer your questions, review the doctors available in your area and schedule a consultation with the doctor you choose. So call LASIK Customer Service toll-free at 1-800-422-6600 today.
- 2. At your initial visit, present your Aetna ID card and indicate that you are eligible for the Vision One program.
- 3. Schedule a surgery date with your provider, and call LASIK Customer Service (at the above number) to make payment arrangements. You may pay for LASIK surgery with a check, credit card or may qualify for our convenient financing plan.

LASIK SURGERY SAVINGS

Here are the savings† you can expect for LASIK surgery, based on your choice of surgeon:

Surgeon's Lowest Advertised Price (per eye)	Savings (per eye)
Up to \$1,100	\$75
\$1,101 to \$1,300	\$125
\$1,301 to \$1,500	\$200
\$1,501 to \$1,800	\$250
\$1,801 to \$2,000	\$350
\$2,001 to \$2,200	\$400
Over \$2,200	\$550

[†]Cole Vision Services and Compensation Schedule, 1/1/04.



^{*}Vision One is a discount-only program. It is in addition to any vision care plan benefits you may have through your health benefits plan.

^{**}Cole Vision Network and Provider List 1/1/04.

^{***}LASIK surgery discounts are offered by Cole Managed Vision. Providers are independent surgeons and are not agents or representatives of Cole Managed Vision, Aetna and/or their affiliates.

Discounted prices* on eye care services and eye wear products through Vision One participating providers are listed below. These prices are subject to change.

PRODUCT OR SERVICE	DISCOUNTED FEE
Eye Exam for Plans That Cover Eye Exams	Refer to your health benefits plan documents for coverage details.
Eye Exams for Plans That Do Not Cover Eye Exams For eyeglasses For standard contact lenses For specialty contact lenses (i.e. Toric, Bifocal, Gas Permeable)	\$38.00 \$78.00 \$10.00 off standard fee
Lenses per Pair (uncoated plastic) Single Vision Bifocal Trifocal Standard Progressive (no-line bifocal)	\$30.00 \$49.00 \$59.00 \$99.00
Eyeglass Frames (retail prices) Up to \$60.99 \$61 to 80.99 \$81 to \$100.99 \$101.00 and up	\$24.00 \$34.00 \$44.00 40% off retail
Lens Options per Pairs (add to lens price above) Polycarbonate (includes UV coating and scratch-resistant coating) Scratch-resistant coating Ultraviolet (UV) coating Solid or gradient tint Glass Photochromic Glass Anti-reflective Coating	\$30.00 \$12.00 \$12.00 \$8.00 \$15.00 \$34.00 \$35.00

Contact Lenses

Visit any participating Vision One location and receive a 20% discount (10% on disposables) off retail prices.

Mail-Order Contact Lens Replacement Program

Call 1-800-391-LENS (5367) to order replacement contact lenses for additional convenience.

Additional Vision-related Items

Visit any participating Vision One location and receive a 20% discount off retail prices.

LASIK Procedure

You and your family members can receive up to a 25% discount off the surgeon's fee through the NuVision® LASIK network. And best of all, the initial consultation is always free of charge.

Replace Contact Lenses Quickly and Easily!

After you purchase your first pair of contact lenses at a Vision One or other eye care location, you can receive additional pairs in two ways:

- **1.** Have your prescription refilled at a participating Vision One location.
- 2. Order replacement contact lenses through the mail using the Vision One Contact Lens Replacement program. You'll receive the same brand-name lenses your doctor prescribed, but generally at a lower cost. Call 1-800-391-LENS (5367) for more information.

Ouestions?

Vision One Exam and Eyewear 1-800-793-8616

Weekdays 9 a.m. – 9 p.m. Saturdays 9 a.m. – 5 p.m. Eastern Time

LASIK Customer Service

1-800-422-6600

Weekdays 8 a.m – 9 p.m. Saturdays 9 a.m. – 6 p.m. Eastern Time

Mail-Order Contact Lens Replacement

If you need this material translated into another language, please call Member Services at 1-800-323-9930. Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-800-323-9930.

"Aetna" is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Vision One program is available with medical plans underwritten or administered by Aetna Life Insurance Company.

For the Commonwealth of Virginia, one or more of the following policy numbers may apply: GR-67603-5; GR-9; GR-29; GR-89296; GR-89297; GR-700-W; GR-70-W; GR-96124; GR-96125.

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of the program and does not constitute a contract. Aetna does not provide health care services and, therefore, cannot guarantee any results or outcomes. The availability of a plan or program may vary by geographic service area. The Vision One discount program is a rate-access program and may be in addition to any plan benefits. Program providers are solely responsible for the products and services provided thereunder. Aetna does not endorse any vendor, product or service associated with this program. Discounts offered hereunder are not insurance. Vision One and the Vision One discount program are registered trademarks of Cole Managed Vision. NuVision is a registered trademark of NuVision, Inc.



^{*}Cole Vision Services and Compensation Schedule, 1/1/04.